





Socioeconomic Factors and Educational Aspirations in Northern Nigeria: Islamic Endowment as a Possible Solution

 Adamu Abubakar Muhammad^{1*},  Hamza Abubakar Hussaini²,  Zuwaira Jibril Muhammad³,
 Shafa'atu Ahmad Aliyu⁴

^{1,2}Federal University of Kashere
Gombe State, Nigeria

³Kaduna State University
Nigeria

⁴Federal University of Education Zaria
Kaduna State Nigeria

✉ abubakaradamu1980@gmail.com*



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Abstract

The study aims to investigate the socioeconomic determinants that influence educational ambitions in Northern Nigeria and the potential role of Islamic waqf (Waqf). This research uses a qualitative approach. Expert interviews, case studies, and literature reviews are all incorporated into this technique. These techniques make it possible to understand the difficulties facing the local education system in great detail, as well as the historical and current contributions that Waqf has made to the advancement of education. The results of the analysis of the relevant theoretical framework and practical investigations yielded valuable insights into the ways in which the Islamic waqf system can close the huge educational gaps and inequalities in the area. The study looks at the relationship between socioeconomic status and educational goals in Northern Nigeria and how the use and revitalization of Waqf institutions can advance education in the area. The conclusion of the study is that in Northern Nigeria, socioeconomic factors are still a challenge to the desire to get an education. By involving collaboration between governments, businesses, and religious institutions to create effective and inclusive structures, Islamic waqf can be a potential solution to overcome socio-economic barriers in education.

A. Introduction

The socioeconomic problems that are very rich in Northern Nigeria are culturally and traditionally affecting the region and continues to endure to have underdeveloped the growth of education. Access to high-quality education is still restricted despite several government initiatives and international aid programs, particularly for underrepresented groups like women and rural communities. Numerous issues, like poverty, cultural norms, early marriage, and religious conservatism, influence the educational environment of the region (Muhammad et al., 2023). Nigeria continues to fall behind other regions in terms of educational achievement, with 10.5 million out-of-school children, mostly in the North (Salman et al., 2021).

When it comes to the advancement of education, Northern Nigeria has always lagged behind its Southern counterpart. While socioeconomic factor such as poverty and cultural values have been identified as the main contributors to poor educational attainment, many approaches to addressing these issues have been put forth. Reviving Waqf institutions, an Islamic philanthropic system that has historically made a

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substantial contribution to education in Muslim cultures, is one such alternative (Muhammad et al., 2023).

Islamic cultures have long relied heavily on the Waqf system of endowment to finance their educational needs. Waqf organizations provided funding for colleges, universities, libraries, and other educational facilities from the early Islamic era until the Ottoman Empire (Senghore, 2023). Countries such as Malaysia and Turkey have effectively brought back the Waqf system in contemporary times to bolster public services, particularly education.

Over 70% of people in the region live below the poverty line, which contributes to a lack of resources for schooling, according to data from the National Bureau of Statistics (NBS) (Muhammad & Idriss, 2021). Traditional conservatism, which occasionally opposes formal education, especially for females, and cultural behaviors like early marriage, which disproportionately affect girls' education, exacerbate this educational backwardness. Northern Nigeria maintains high dropout rates, low literacy rates, and a gender imbalance in school attendance despite a number of government measures, including the Universal Basic Education (UBE) program (Latif et al., 2018).

The current educational institutions and policies have not been able to effectively address the underlying causes of educational underdevelopment in light of these issues. In Northern Nigeria, the Islamic system of Waqf, which has successfully funded education in other parts of the Muslim world, is underutilized. This paper aims to explore how Waqf can be revived and institutionalized to address the socioeconomic factors that inhibit educational aspirations in Northern Nigeria. Specifically, it seeks to examine the role of Waqf in providing financial support for schools, scholarships, and educational infrastructure, thereby mitigating the impact of poverty and other socio-cultural barriers on education. A significant funding gap still exists in the provision of sustainable funding for educational institutions, infrastructure development, and scholarships, especially in rural areas.

Considering the historical importance of Waqf in education and exploring its potential as a remedy, this study adds to the growing body of knowledge regarding Islamic endowment as a means of resolving the educational issue in Northern Nigeria.

This study is important because it investigates a novel, but historically grounded the strategy for resolving educational issues in Northern Nigeria. The study provides a viable paradigm for financing education, especially for underprivileged populations, by revitalizing the Waqf system. The study also sheds light on how Islamic endowments may be incorporated into modern educational frameworks, providing a multifaceted response to issues of gender inequality, poverty, and educational inequity. It also offers suggestions on how to incorporate Waqf into Northern Nigeria's educational system for legislators, religious institutions, and the commercial sector.

Numerous socioeconomic issues, such as pervasive poverty, inconsistent cultural and religious customs, instability, and poor infrastructure, affect the growth of education in Northern Nigeria. The region's low school enrollment and high dropout rates are mostly caused by the over 70% of the population living below the poverty line, according to the National Bureau of Statistics (NBS) (Muhammad, 2019). Because many families cannot afford school fees, uniforms, books, or transportation, poverty in particular restricts access to education (Adunola, 2019). Due to the economic hardship, families frequently choose to put immediate survival ahead of long-term educational investments, particularly for females who are commonly pulled out of school early to take on household duties or marry young. Another major obstacle to girls' education, according (Muhammad, 2020), is the cultural practice of early marriage. He demonstrates how deeply ingrained early marriage is in Northern Nigeria's cultural and religious traditions. Many parents think that marrying off their daughters at a young age ensures their financial and social security, but this practice frequently results in girls leaving school too early, limiting their educational attainment and future opportunities. Moreover, the conservative religious environment in some communities discourages girls from attending formal education because it is seen as less important than domestic roles or religious education (Muhammad, 2020).

The insurgency of Boko Haram, which has targeted educational institutions explicitly and resulted in school closures, teacher and student displacement, and the destruction of educational infrastructure, these are another major cause of the region's ongoing insecurity (Muhammad, 2019). In places prone to conflict, insecurity exacerbates already-existing inequities and interferes with education, making it harder for educational goals to be fulfilled.

Islamic endowments, or Waqfs, have long been an important source of funding for public goods in Islamic communities, particularly education. Wealthy people and monarchs would donate buildings, land, or money

to start schools, universities, libraries, and other establishments devoted to public welfare and education during the early Islamic era (Rashid, 2018). Waqf institutions supported educational infrastructure, paid instructors' salaries, and offered student scholarships during the Ottoman Empire (Sabbaghian, 2021). Because these organizations were run independently of the government, education had a steady stream of income that was not dependent on foreign help or taxes from the government.

Some nations have effectively brought the Waqf system back into use in the modern day to promote educational development. For instance, Malaysia has set up a contemporary Waqf system that provides funding for research grants, scholarships, and the building of educational facilities such as universities and schools (Haneef, 2018). In a similar vein, Turkey has revived the Waqf tradition in order to finance educational institutions, especially those located in impoverished areas.

These illustrations show how effective Waqf can be as a long-term solution to educational disparities, especially in areas of Northern Nigeria with a majority of Muslims if properly applicable.

In Northern Nigeria, there is a persistent gender gap in educational attainment, with girls much less likely than boys to attend school and finish their education. According to UNESCO's 2019 report, girls make up about 60% of Nigeria's out-of-school children, with the majority living in the country's north. Numerous researches have connected socioeconomic variables like poverty, cultural norms, and early marriage to this gender gap (Muhammad & Idriss, 2021). Girls are more likely to be limited to household responsibilities or religious education, but boys are frequently encouraged to pursue formal education. Nonetheless, certain programs, like the Nigerian government's Girl Child Education Program, have attempted to close this disparity by giving families financial aid and other incentives to keep their girls in school. The gender gap continues to be a major obstacle to attaining educational equality in the region in spite of these efforts. This emphasizes the need for more culturally aware strategies that support females' education while adhering to social and religious norms.

The Northern Nigerian education crisis has been tackled through a number of international and government-led initiatives. For example, the goal of Nigeria's Universal Basic Education (UBE) program is to offer all children free and mandatory basic education (Idriss et al., 2022). But the program has a number of issues, like low infrastructure, inadequate finance, and a shortage of qualified teachers, especially in rural areas (Adunola, 2019). The program's efficacy has also been impeded by pervasive corruption and financial mismanagement (Maidoki & Sani, 2018).

Educational programs have also been conducted in the region by international organizations like UNICEF and UNESCO, with a special focus on girls' education and emergency education for children affected by conflict. But these initiatives are frequently transient and reliant on outside money, which renders them ultimately unsustainable. Moreover, many of these interventions do not take into account the cultural and religious nuances of Northern Nigeria, resulting in resistance from local communities (Muhammad & Idriss, 2021).

In order for Waqf to make a meaningful contribution to the advancement of education, legislative frameworks that guarantee accountability, openness, and responsible endowment fund management must be established. Establishing institutions that effectively manage these endowments requires cooperation between governments and religious institutions (Adunola, 2019). In order to promote public-private partnerships that support the establishment of Waqf for educational purposes, government authorities should work with Islamic groups and private enterprises (Muhammad et al., 2023). More schools could be constructed, more teachers could be trained, and the infrastructure supporting education would all benefit from this partnership. Waqf systems need public engagement and understanding to be successful. Public awareness campaigns on the value of Islamic endowments and how to use them to address Northern Nigeria's educational issue ought to be conducted (Salman et al., 2021).

While Waqf holds great potential, there are obstacles to its effective implementation. These include: 1). Corruption is Mismanagement and corruption within organizations that manage Waqf endowments can limit its effectiveness. 2). Lack of Awareness is Many people in Northern Nigeria are unaware of the workings of Waqf and its potential benefits. And 3). Insecurity is Due to the region's current security challenges, it is challenging to implement large-scale Waqf projects, especially in rural and conflict-affected areas.

This study aims to close a few gaps in the substantial body of literature on the socioeconomic factors influencing schooling in Northern Nigeria and the difficulties the region faces. First, a lack of attention is paid to alternative, culturally grounded alternatives like Waqf, with the majority of research that are

currently available focusing on government and international involvement in education. Despite its historical relevance in Islamic nations, the possibility of Waqf as a sustainable and community-driven way to supporting education has not received enough attention in the Nigerian context. Second, there is a dearth of thorough research on the integration of Waqf into Northern Nigeria's contemporary educational system.

The literature that currently exists on Waqf generally ignores the unique legal, social, and economic circumstances of Northern Nigeria in favor of concentrating on the historical significance of Waqf or its use in other nations. By offering a thorough examination of how Waqf might be institutionalized to address the region's educational issues, this research seeks to close this gap.

Third, the majority of research on education in Northern Nigeria ignores the potential long-term solutions provided by localized, community-based programs like Waqf in favor of concentrating on the more general issues of poverty and insecurity. By examining the viability of creating Waqf institutions locally to assist educational growth, particularly for marginalized populations like girls and rural areas, this research will close this gap in knowledge.

Thus, the gaps listed below have been determined that this research will fill in light of the literature review: 1). Examining Waqf as a remedy: Although Waqf has historically proven effective in other nations with a majority of Muslims, nothing is known about how it may be modified for the Nigerian setting, especially in the north. 2). Strategies for localized implementation: Knowledge about the legal, financial, and social frameworks required for the successful implementation of Waqf at the local level in Northern Nigeria is lacking. 3). Gender-specific educational financing: While the gender gap in education has been the subject of numerous studies, little is known about how Waqf might particularly target educational funding for girls' education in ways that are sensitive to cultural differences. 4). Sustainability of educational interventions: Because the majority of Northern Nigeria's present educational initiatives are dependent on outside funding, they are not long-term. The goal of this study is to investigate how Waqf can provide a community-driven, sustainable substitute.

B. Research Methods

In order to investigate the socioeconomic determinants influencing educational ambitions in Northern Nigeria and the potential role of Islamic endowments (Waqf) as a remedy, this research uses a qualitative approach. Expert interviews, case studies, and a review of the literature are all incorporated into the technique. These techniques make it possible to comprehend the difficulties the local educational system faces in great detail, as well as the historical and present-day contributions Waqf has made to the advancement of education. A thorough analysis of the body of research on the socioeconomic circumstances in Northern Nigeria and how they affect schooling is done. Academic journals, publications, reports from governmental and international organizations, and writings on Islamic law are some of the sources used for the literature review. The basis for comprehending how Waqf can be applied to address the particular issues in Northern Nigeria is laid by this assessment of the literature. In order to investigate the practical implementation of Waqf in education, case studies of prosperous Waqf-based educational establishments from various Muslim-majority areas, such as Egypt, Malaysia, and Turkey, are reviewed in order to identify relevant lessons for the setting of Northern Nigeria. Semi-structured interviews are carried out with Islamic finance specialists, policymakers in the field of education, and religious leaders who are involved in the management of Waqfs in Nigeria. The selection of experts is based on their background in Islamic philanthropy, education, and the execution of policies in Nigeria. The purpose of the interview questions is to delve into the academic and practical aspects of resurrecting Waqf for the advancement of education. A thematic analysis is conducted using the data gathered from interviews, case studies, and literature reviews. There are recurring themes that include the financial obstacles to education, the historical significance of Waqf in education, and the approaches being taken to revive Waqf in Northern Nigeria. Key insights that bolster the research findings are extracted through transcription and coding of qualitative data obtained from interviews. Prior to the interviews, consent is requested from each participant once they have been told of the goal of the research. Interviewees are guaranteed that their identities will not be revealed in the final research publication, and confidentiality is upheld. Furthermore, by correctly citing all of the sources utilized in the literature review and case studies, the research complies with academic integrity standards. By employing these methods, this research provides a comprehensive analysis of the socioeconomic factors affecting education in Northern Nigeria and the potential for Waqf to offer a sustainable solution.

C. Result and Discussion

The research findings pertaining to "Socioeconomic Factors and Educational Aspirations in Northern Nigeria: Islamic Endowment (Waqf) as a Possible Solution" shed light on a number of important topics, including the relationship between cultural practices, socioeconomic challenges, and the potential of Islamic endowment to mitigate educational disparities. Using significant findings from fieldwork, surveys, and stakeholder interviews, the analysis lays the groundwork for understanding how Waqf might be integrated as a sustainable method to fund education in Northern Nigeria.

a. Impact of Socioeconomic Factors on Educational Aspirations

The information acquired from surveys and interviews conducted in several Northern Nigerian locations demonstrate that socioeconomic obstacles severely restrict educational goals, particularly for lower-class households. According to over 80% of respondents from rural regions, poverty is the primary cause of children's high dropout rates and low school enrollment, which is consistent with research by (Sukmana, 2020). Many families put short-term financial survival ahead of long-term learning objectives, frequently pulling kids out of school to assist with household income or agricultural labor. This is consistent with data from the National Bureau of Statistics NBS, which shows that Northern Nigeria has high rates of poverty (Muhammad et al., 2023).

Furthermore, it has been demonstrated that cultural customs, especially early marriage, negatively impact females' ambitions to pursue higher education. In communities where early marriage is prevalent, girls are often forced to leave school before completing their secondary education.

"Cultural standard is a major factor in the decline of educational aspirations. Girls are required to marry young in some communities in Northern Nigeria, frequently at the sacrifice of their schooling. The belief that formal education is not important for girls is also influenced by cultural expectations of gender roles, which lowers the number of female students enrolled in schools."

According to the results of the interviews, a lot of parents see girls' traditional duties in the home as more important than education, which is a reflection of deeply held religious and cultural values. These results are in line with earlier research that emphasizes the socio-cultural barriers that girls' education is facing (Satar & Kassim, 2020).

b. The Role of Insecurity in Limiting Educational Aspirations

The negative effects of insecurity on the advancement of education in Northern Nigeria, especially in areas impacted by the Boko Haram conflict, are another important result of the study. Due to insurgent activity, more than 50% of schools in conflict zones that were examined had to close, displacing a sizable number of kids. These respondents discouraged their kids from attending school because they were afraid for their safety.

"Education has been severely affected by the ongoing instability in Northern Nigeria, primarily because to the Boko Haram insurgency and banditry. Numerous teachers and kids have lost their lives, schools have been closed, and pupils have been relocated. This unpredictability has made the already precarious educational system worse."

This result is consistent with (Muhammad & Babikir, 2019) research, which shows how school closures and the loss of educational infrastructure in Northern Nigeria are two ways that insecurity exacerbates educational issues.

c. Viewing the Waqf, or Islamic Endowment, as a Solution

The notion of Waqf as a workable approach to overcome educational disparities in Northern Nigeria is a significant finding of this study. Most respondents thought that Waqf was a viable and culturally appropriate way to finance education, especially religious experts and community leaders (Weiss, 2020).

Waqf could lessen family financial strain and increase access to education. Waqf endowment funds have the potential to be utilized for free or subsidized education, particularly for girls who are frequently excluded from school because of cultural and economic constraints.

As someone who has benefited more from the Waqf educational system than others throughout my life, I can state that Waqf endowments have mostly benefited education throughout Islamic history. Waqf endowments, for instance, were used to create and support universities such as Al-Azhar University in Cairo and the University of Al-Qarawiyyin in

Morocco throughout the Middle Ages in the Islamic world. These endowments made it possible for students and academics to get free accommodation, literature, and education.

In Muslim societies, Waqf has historically been a major source of funding for education. Respondents strongly supported the revival of this system to address the educational needs of underprivileged people.

The findings also show that Waqf can be utilized to build educational infrastructure in underprivileged communities, buy school supplies, and fund scholarships. A lot of people stressed how Waqf in Northern Nigeria is socially and religiously acceptable, which makes it a more culturally aware option than government initiatives or outside aid. This result is consistent with the Waqf systems' performance in other Muslim-majority nations, like Malaysia and Turkey, where they have been used to education with success (Razak, 2019); & (Diallo & Gundogdu, 2021).

d. Challenges to the Implementation of Waqf in Northern Nigeria

Although Waqf was seen as a promising option, there were a number of obstacles to its actualization. First, Nigeria lacks a well-developed legal and regulatory framework for the establishment of Waqf institutions. Although Islamic law offers a thorough framework for Waqf, Nigeria lacks the legislative framework and clear government policies necessary to enable its official implementation. Legal and financial experts who participated in the survey emphasized the necessity of strong regulatory frameworks to guarantee accountability, openness, and efficient Waqf fund management.

Second, the general public is ignorant about Waqf and lacks the necessary education about it. A number of individuals had doubts over the actual implementation and management of Waqf in the modern era.

This pointed a need for educational campaigns and capacity-building initiatives to raise awareness about the potential of Waqf in addressing educational challenges.

e. Potential Impact of Waqf on Gender-Specific Educational Funding

One particularly positive finding is Waqf's ability to reduce gender gaps in schooling. A number of respondents, mostly from religious institutions, underlined the Waqf's contribution to promoting girls' education, which is sometimes neglected because of societal norms and financial constraints. Islamic experts that participated in the study emphasized the compatibility of Waqf with Islamic education doctrine, pointing out that it can be utilized to finance girls' education in a manner consistent with cultural and religious standards.

The problem is made worse by the dearth of suitable training resources, certified instructors, and schools. It is challenging for children to learn efficiently at many Northern Nigerian schools, especially those located in rural regions, because these institutions lack basic amenities including classrooms, desks, and libraries.

Low academic achievement and a high dropout rate are the outcomes. In Northern Nigeria, bringing back the Waqf system would be a workable way to solve the region's educational problems.

Wealthy people and businesses could help build schools, offer scholarships, and provide educational materials to youngsters in underprivileged communities especially girls by establishing Waqf endowments. This bolsters the claim put forth by (Muhammad, 2020) and (Idriss et al., 2022) regarding the significance of culturally aware teaching methods in Northern Nigeria.

f. Recommendations for Institutionalizing Waqf for Educational Development

Several proposals about the institutionalization of Waqf for the advancement of education in Northern Nigeria arose from the research. First, a legal framework for endowments will be established by the establishment of official Waqf institutions under Nigerian and Islamic law. With explicit rules on fund management, distribution, and accountability, these institutions might be based on the prosperous systems in Malaysia and Turkey (Razak, 2019); (Khan et al., 2021); & (Diallo & Gundogdu, 2021).

Second, in order for Waqf to be implemented successfully, public awareness campaigns on its advantages and workings are needed. To educate the public on how to create and administer Waqf for education, religious leaders, neighborhood associations, and educational establishments ought to collaborate. Programs aimed at increasing capacity would also aid in educating financial managers and community leaders on how to properly run Waqf organizations.

g. Filling Existing Gaps: Waqf as a Culturally Sensitive Educational Funding Mechanism

The study's conclusions fill in a number of holes in the body of knowledge, especially with regard to the usefulness of Waqf in Nigerian contexts. While earlier researches emphasize the historical significance of Waqf in Islamic countries, this study offers specific information on how it might be modified to meet the particular cultural and economical demands of Northern Nigeria. It also closes a gap by providing information on how Waqf may be used to overcome obstacles to education that are specific to a woman's gender a topic that is frequently ignored in talks about Islamic endowment. The study concludes by highlighting Waqf's potential as a long-term, locally led response to Northern Nigeria's educational issue. However, it also highlights the need for strong legal frameworks, public awareness, and institutional capacity to realize the full potential of Waqf in this context. By addressing these challenges, Waqf can become a powerful tool for fostering educational development and bridging socioeconomic divides in the region. This research is in line with research conducted by (Hussein et al., 2019) which states that there are several props that are able to have a positive impact on micro-Islamic financing institutions, waqf institutions and social development.

D. Conclusion

In Northern Nigeria, socioeconomic factors still provide a challenge to desires for education. Nonetheless, one potential answer to these problems may be the resuscitation and strategic application of Islamic endowments, or Waqf. Waqf can be a key player in offering long-term educational possibilities by tackling the monetary and physical obstacles to education. Governments, businesses, and religious institutions need to collaborate to create structures that support and oversee Waqf in an efficient manner. Waqf if correctly implemented has the ability to completely transform Northern Nigeria's educational system and make education available to everyone, regardless of socioeconomic background.

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